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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	John First name A	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Lofton	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or	XXX - XX- <u>3416</u> OR	XXX - XX
federal Individual Taxpayer Identification number (ITIN)	9 vv - vv-	9 xx - xx-

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Debtor 1 John First Name	A Lofton Middle Name Last Name	Case number (if known)
i iist ivaine	Wildle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago Illinois 60623	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	-	
	-	

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Debtor 1 John		A	Lofton		Case number (if kno	own)
First Nar		Middle Name				
Part 2: Tell th	e Court Abo	ut Your Bankrupt	cy Case			
 The chapte Bankruptcy are choosis under 	y Code you		brief description of each, see B2010)). Also, go to the top of			C. § 342(b) for Individuals Filing for opriate box.
8. How you w	ill pay the	more details a cashier's chec may pay with I need to pay Individuals to I request that judge may, buthe official poyou choose the	bout how you may pay. Took, or money order If you a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments is my fee be waived (You rut is not required to, waive verty line that applies to y	ypically, if your attorney is a pre-printer fyou choose stallments (Comay request your fee, an our family signs the Application of the Application	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for</i> A.). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you fi bankruptcy last 8 years	within the	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any ba cases pend being filed spouse wh filing this c you, or by a partner, or affiliate?	ling or by a o is not ase with a business	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you ren residence?		✓ No.	landlord obtained an evictio			o you want to stay in your residence? Set You (Form 101A) and file it with

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Debtor 1 John Lofton __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 John First Name
 A
 Lofton
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 John	A Mistalla Nassa	Lotton	Case number (if known)	
First Name Part 6: Answer These Que	Middle Name estions for Reporting Pu	Last Name		
16. What kind of debts do you have?	16a. Are your debts pri "incurred by an incomplete of the prior of th	imarily consumer debts? dividual primarily for a pers 16b. 117. imarily business debts? A ess or investment or throu 16c.	sonal, family, or househ Business debts are debt gh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under of expenses are pa	der Chapter 7. Go to line 18. Chapter 7. Do you estimate ti id that funds will be available	hat after any exempt prope to distribute to unsecure	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5, ☐ 5,001-10 ☐ 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file ur of title 11, United States under Chapter 7. If no attorney represents out this document, I hav I request relief in accordance.	nder Chapter 7, I am aware s Code. I understand the re s me and I did not pay or a e obtained and read the no ance with the chapter of ti	e that I may proceed, if e elief available under each gree to pay someone who tice required by 11 U.S tle 11, United States Co	he information provided is true and bligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed no is not an attorney to help me fill S.C. § 342(b). Dode, specified in this petition. money or property by fraud in
	connection with a bankr both. 18 U.S.C. §§ 152,	uptcy case can result in fir		imprisonment for up to 20 years, or
	/s/ John Lofton Signature of Debtor 1		Signature of D	Debtor 2
		s1/2017 MM / DD / YYYY	Executed or	MM / DD / YYYY

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Debtor 1 John	Α	Lofton	Case number (if I	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Elizabeth Placek		Date	8/31/2017
	Signature of Attorney	or Debtor	M	M / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	John	Α	Lofton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$900.00
1c. Copy line 63, Total of all property on Schedule A/B	\$900.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,600.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,755.00
Your total liabilities	\$20,355.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	04 500 47
Copy your combined monthly income from line 12 of Schedule I.	\$1,568.17 ————————————————————————————————————
. Schedule J: Your Expenses (Official Form 106J)	\$1,393.00

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Debtor 1 John Lofton _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,169.65 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your o	ase:					
Debtor 1	John	, , , , , , , , , , , , , , , , , , , ,			Lofton			
Deptor 1	First I	Name	A Middle N	lame	Last Name			
Debtor 2 (Spouse, if fi	iling) First I	Name	Middle N	lama	Last Name			
	- 111311	tcy Court for the:	Northern	airie	District of Illinois			
		icy Court for the.	Northern		(State)			
Case nun (If known)	nber							
Officia	al Form	106A/B						Check if this is an
			_					amended filing
Sche	dule A	/B: Prope	erty					12/
category responsib write you	where you to le for supply r name and	hink it fits best. I ring correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very o	asset only once. If an asset fits in mor curate as possible. If two married peo is needed, attach a separate sheet to juestion. r Other Real Estate You Own or F	ple are this fo	e filing together, both a rm. On the top of any a	are equally
1. Do you	u own or hav	ve any legal or e	quitable interest i	in any	residence, building, land, or similar p	ropert	y?	
✓	No. Go to F	Part 2						
	Yes. Where	is the property?						
					at is the property? Check all that apply.			claims or exemptions. Put ared claims on Schedule D:
1.1	Street addre	ess, if available, or	other description	=	Single-family home		,	nims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Number	Street		ш	Land		Describe the nature of	f vour ownership
				ш	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Other		the entireties, or a life	e estate), ii known.
				Who	o has an interest in the property? Chec	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only At least one of the debtors and another			
				ш	er information you wish to add about t	his ite	m such as local	
					perty identification number:		m, suom as rocar	
If you	own or have	more than one, I	ist here:	\A/le c	t in the manager. Charle all that apply		Do not doduct cooured	alaima ar ayamatiana Dut
1.2					It is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put ired claims on Schedule D:
	Street addre	ess, if available, or	other description		Duplex or multi-unit building			nims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number	Street			Land Investment property		Describe the nature of	
					Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other			
				Who	has an interest in the property? Chec	:k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		_	
					Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only At least one of the debtors and another			
					er information you wish to add about t	his ite	m. such as local	
					perty identification number:	110	, 54511 45 15541	

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Debtor 1	John First Name	A Middle Name	Lofton Last Name	Case numbe	r (if known)	
	et address, if available, or othe		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	apply.	the amount of any secu Creditors Who Have Class Current value of the entire property? Describe the nature of interest (such as fee states)	imple, tenancy by
City	State		Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	(see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	ion you own for a e that number h	all of your entries from Part 1, includere.	uding any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If yo ns, trucks, tractors, sport utilit	u lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pro one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
2.0	Maka		At least one of the debtors ar Check if this is community instructions) Who has an interest in the pro	property (see	Do not doduct accurad	claims or everyntians. But
3.2	Make Model: Year: Approximate mileage:		one. Debtor 1 only	perty: Oneok	the amount of any sect Creditors Who Have Cla	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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itor i	John First Name	A Middle Name	Lofton Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		the amount of any secu	claims or exemptions. Pured claims on Schedule Inims Secured by Property. Current value of the portion you own?
			At least one of the debtor Check if this is commu instructions)			
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule unims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	•	Current value of the entire property?	Current value of the portion you own?
			Check if this is commu	nity property (see		
		•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Purice claims on <i>Schedule</i> a
Exar	nples: Boats, trailers, motor No Yes Make	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on Schedule
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor Check if this is commu	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ired claims on Schedule
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the

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Lofton Debtor 1 John Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Cell Phone, \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$900.00 for Part 3. Write that number here

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Debtor 1 John Lofton Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 John	Α	Lofton	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer lssuer name:	checks, promissory no	tes, and money orders.	
21.), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mondation name.		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	-		
		Additional account:	-		
		Additional account:	-		
22.	Examples: Agreements v companies, or others No	prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	o you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	tor 1 John	A	Lofton	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		ducation IRA, in an account in (b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or unde	er a qualified state tuition program.	
	✓ No Ins	titution name and description. Se	eparately file the records of any interes	ts.11 U.S.C. § 521(c):	
	_				
25.			y (other than anything listed in line	1), and rights or powers	
	exercisable for y	our benefit			
	Yes. Describe				
26.			s, and other intellectual property eeds from royalties and licensing agree	ements	
	No Yes. Describe				
27.		ises, and other general intang g permits, exclusive licenses, coo	ibles pperative association holdings, liquor l	icenses, professional licenses	
	✓ No Yes. Describe				
	<u> </u>				
Mor	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property				portion you own? Do not deduct secured
	Tax refunds owed				portion you own? Do not deduct secured
	Tax refunds owed ✓ No ✓ Yes. Give spec	to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed ✓ No Yes. Give spec about the you already	to you		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed No Yes. Give special about the you alread and the first the first term of the first	cific information em, including whether idy filed the returns eax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreated and the to the second s	cific information em, including whether idy filed the returns eax years	support, child support, maintenance,	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreated and the form Family support Examples: Past due No	bific information em, including whether idy filed the returns ax years	support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreated and the form Family support Examples: Past due No	cific information em, including whether idy filed the returns eax years	support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreated and the form Family support Examples: Past due No	bific information em, including whether idy filed the returns ax years	support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed No Yes. Give spectors about the you alreated and the form Family support Examples: Past due No	bific information em, including whether idy filed the returns ax years	support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed ✓ No ☐ Yes. Give spect about the you alread and the filter of the spect and the	cific information em, including whether idy filed the returns ax years	support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed ✓ No ☐ Yes. Give spect about the you alread and the factor of the family support Examples: Past du ✓ No ☐ Yes. Give spect of the family support Examples: Unpaid	cific information em, including whether idy filed the returns ax years	ents, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed ✓ No ☐ Yes. Give spect about the you alread and the factor of the family support Examples: Past du ✓ No ☐ Yes. Give spect of the family support Examples: Unpaid	cific information em, including whether idy filed the returns ex years	ents, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 John	Α	Lofton	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31	Interests in	nsurance policies			
31.			ealth savings account (HSA); credit, h	nomonwnor's or rontor's insurance	
	Lxamples. He	aiti, disability, of life insurance, in	ealth savings account (113A), credit, i	office where, of ferrier's insurance	
	√ No				
			Company name:	Beneficiary:	Surrender or refund value:
		e the insurance company			
	of each p	olicy and list its value			
20	A !	in numeratu that is due wer from			
32.		in property that is due you from		v or are currently entitled to receive	
	-		t proceeds from a life insurance polic	y, or are currently entitled to receive	
	property beca	use someone has died.			
	No No				
	Yes. Des	cribe			
00	01-1	and the same and t			
33.			t you have filed a lawsuit or made	a demand for payment	
	Examples: Ac	cidents, employment disputes, in	surance claims, or rights to sue		
	No No				
	Yes. Des	cribe			
					1
24	Other centi-		.f	alaima af the debter and rights	
34.			of every nature, including counter	ciaims of the debtor and rights	
	to set off cla	ims			
	No No				
	Yes. Des	cribe			
					4
35	Any financia	assets you did not already list			
55.	Any imancia	assets you did not already list			
	.✓ No				
	¥	At .			1
	Yes. Des	enbe			
36.	Add the doll	r value of all of your entries fro	om Part 4, including any entries fo	or pages you have attached	
	for Part 4. W	rite that number here		>	
Part	5: Describ	e Any Business-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you own	or have any legal or equitable i	nterest in any business-related pr	operty?	
".			st a, zaomoco rotatou pi	-6	Output the last of the
	✓ No. Go t	Part 6.			Current value of the
					portion you own?
	Yes. Go	o line 38.			Do not deduct secured claims
					or exemptions
38	Accounts re	eivable or commissions you al	ready earned		
00.	. 10004111016	or commissions you a			
	✓ No				
					1
	Yes. Des	cribe			
	_				
					-
20	Office equip	nent furnishings and supplies			
39.		nent, furnishings, and supplies		achinos rugo tolophosas daska chaire al-	ostranja davisas
	⊏xampies: Bi	siness-related computers, softwa	re, moderns, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No.				
	✓ No				
	Yes. Des	ribe			
	_				
					ı

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Deb	tor 1 John	Α	Lofton	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you i	use in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
12	Interests in partnersh	nine or joint vontures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		rtaine or order.	, or own stamp.	
	information about them				
	urom				
12	Customor lists mailing	ı lists, or other compilati	one		
45.		insts, or other compliant	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				
	information				<u> </u>
					_
					_
			art 5, including any entries for		
•					
Part				y You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it ir	Part 1.		
46.	Do you own or have a	nny legal or equitable inte	erest in any farm- or commerc	cial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				

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Debt	or 1	John First Name	A Middle Name	Lofton Last Name	Case nu	umber (if known)	
48.	Cro	ps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Far	m and fishing equi	pment, implements, machinery, fix	tures, and tools of	trade		
	✓	No					
		Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	Any		rcial fishing-related property you o	lid not already list			
	\mathbb{H}	No Yes. Describe					
	Н						
E2 A	44 +I	no dellar value of o	Il of your antrice from Bart 6 inclu	ding any antrica fo	r nagaa yay baya	attached	
			II of your entries from Part 6, includer the reference in the series in				
						_	
Part			perty You Own or Have an Int		u Did Not List Al	bove	
53.			perty of any kind you did not alread s, country club membership	dy list?			
	✓	No					
		Yes. Give specific information					
54. A	dd tl	he dollar value of a	II of your entries from Part 7. Write	that number here			•
Part 8	8:	List the Totals o	f Each Part of this Form				
55. F	Part	1: Total real estate	e, line 2				
56 r	art	2 total vehicles, lir	a 5				
		•	nd household items, line 15	\$900.00			
58. P	art 4	4: Total financial a	ssets, line 36				
59. F	Part	5: Total business-r	elated property, line 45				
60. F	Part	6: Total farm- and	fishing-related property, line 52				
61. F	Part	7: Total other prop	erty not listed, line 54				
62.1	Γota	l personal property	. Add lines 56 through 61	\$900.00			+ \$900.00
					Co	ppy personal property total	
63. T	otal	of all property on \$	Schedule A/B. Add line 55 + line 62				\$900.00

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Fill in this information to identify your case:							
Debtor 1	John	Α	Lofton				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(2-10-14)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	it 1: Identify the Property You Clair	n as Exempt							
1.	Which set of exemptions are you claim	•							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Used Electronics - 1 TV, 1 Cell Phone, Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
	Brief description: Used Clothing Line from Schedule A/B: 11	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

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			ğ			
Fill in this inf	ormation to identify your c	ase:				
Debtor 1	John	Α	Lofton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numbe	er					
						Ola a a la if thai a i a a a
Officia	l Form 106D					Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space	-		le are filing together, both are equ mber the entries, and attach it to	•		
1. Do any	creditors have claims s	secured by your proper	rty?			
✓ No	o. Check this box and sub	mit this form to the court	with your other schedules. You have	ve nothing else to repo	ort on this form.	
Ye	s. Fill in all of the information	on below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim	ured claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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		D	ocument Page	22 of 59			
Fill in this infor	mation to identify your c	ase:					
Debtor 1	John First Name	A Middle Name	Lofton Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				
Official F	orm 106E/F				Chec	k if this is an	amended filing
Sched	ule E/F: Cre	editors Who	Have Unse	cured Claims	3		12/15
Form 106A/B) claims that are the entries in t known).	and on <i>Schedule G: Exe</i> e listed in <i>Schedule D: C</i>	cutory Contracts and L Creditors Who Hold Clai tach the Continuation	Inexpired Leases (Official I ms Secured by Property. If Page to this page. On the	Also list executory contrac Form 106G). Do not include f more space is needed, cop top of any additional pages,	any creditors by the Part you	with partial u need, fill it	lly secured out, number
No. Yes. 2. List all o listed, ide As much Continua	f your priority unsecured ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	d claims. If a creditor has is. If a claim has both price in alphabetical order accretion one creditor holds	s more than one priority unse		w both priority	and nonprior	ity amounts.
(i or air ea	cpianation of each type of	ciaiii, see tile ilistruction		ion bookiet.)	Total	Priority	Nonpriority
			Last 4 digits of account When was the debt incur As of the date you file, thapply.	rred? n/a	claim \$1,600.00	#1,600.00	\$0.00
Det	phia Pennsylva State curred the debt? Check otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors ar	Zip Code one.	Contingent Unliquidated Disputed Type of PRIORITY unsec Domestic support obli Taxes and certain other	igations			

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes Claims for death or personal injury while you were

Other. Specify 2014-2015 Taxes

intoxicated

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Lofton Debtor 1 John Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Chase \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? National Bank By Mail Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Louisville Kentucky City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSF Fees Other. Specify ___ Is the claim subject to offset? Yes City of Chicago - Parking and red Light Tickets \$6,300.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60680 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Tickets Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.3 \$2,256.00 Last 4 digits of account number 5070 Nonpriority Creditor's Name <u>1</u>1/2016 When was the debt incurred? 8014 BAYBERRY RD Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes

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Lofton Debtor 1 John Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ENHANCED RECOVERY CO L \$642.00 Last 4 digits of account number 5816 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 8/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes HARVARD COLLECTION SER \$1,432.00 Last 4 digits of account number 4407 Nonpriority Creditor's Name 4839 ELSTON AVE When was the debt incurred? 1/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60630 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: IL **✓** No DEPARTMENT OF HUMAN **SERVICE** Other. Specify Yes IL_Tollway 4.6 \$100.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Toll Violations

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Lofton Debtor 1 John Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim VERIZON WIRELESS** 4.7 \$2,383.00 Last 4 digits of account number _ 6350 Nonpriority Creditor's Name When was the debt incurred? 10/2015 P.O. Box 660108 Number As of the date you file, the claim is: Check all that apply. Contingent 75266 Dallas Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____001 UnknownLoanType Is the claim subject to offset? **✓** No Yes WESTERN FUNDING INC \$5,442.00 Last 4 digits of account number 6761 Nonpriority Creditor's Name 3915 E PÁTRICK LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89120 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

036 Automobile

Other. Specify _____

Is the claim subject to offset?

✓ No ✓ Yes

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Debtor ¹	John First Name		A Middle Name	Lofton Last Name	Case number (if known)
Part 3:	List Others	to Be Notified A	bout a Debt Tha	at You Already Listed	d
col col	lection agency lection agency	y is trying to colled y here. Similarly, if	ct from you for a d you have more th	lebt you owe to someon nan one creditor for any	for a debt that you already listed in Parts 1 or 2. For example, if a ne else, list the original creditor in Parts 1 or 2, then list the y of the debts that you listed in Parts 1 or 2, list the additional lebts in Parts 1 or 2, do not fill out or submit this page.
Arr Nar	nold Scott Harris	3		On which entry	in Part 1 or Part 2 did you list the original creditor?
	1 W. Jackson # mber Street			Line <u>4.2</u>	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
<u>Ch</u> Cit	icago y	Illinois State	60604 Zip Code	Last 4 digits of	account number

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Debtor 1 John A Lofton Case number (if known)
First Name Middle Name Last Name

	Initials italie		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$1,600.00
	amount here.	6e.	\$1,600.00
	6e. Total. Add lines 6a through 6d.	oe.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$18,755.00
	that amount here.		
	6i. Total. Add lines 6f through 6i.	6i.	\$18,755.00

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Fill in this information to identify your case:							
Debtor 1	John	Α	Lofton				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			()				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			9	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	John	Α	Lofton	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
(II KIIOWII)				Check if this is an
				amended filing
Official	Form 106H			
Sahadul	e H: Your Coc	lohtoro		40/45
Schedui	e n: Your Cod	leptors		12/15
-	er every question. ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a o	odebtor.)
Idaho, Lo			perty state or territory? (ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		er spouse, or legal equiva	alent live with you at the tin	ne?
	No	. op cace, e. legal equite		
	Yes. In which communit	y state or territory did yo	u live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	
3. In Colum	n 1 liet all of your acde	store Do not include you	r engues as a codobtor if	your spouse is filing with you. List the person shown in line 2
again as	a codebtor only if that p	erson is a guarantor or o	osigner. Make sure you h	ave listed the creditor on Schedule D (Official Form 106D), fulle D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this information to identify	your case:				
Debtor 1 John	Α	Lofton			
First Name	Middle Name	Last Na	me	— Ch	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Loot No	mo	- -	An amended filing
	Middle Name	Last Na			 A supplement showing post-petition chapter 1:
United States Bankruptcy Court for the: Case number	Northern	District of Illin (St	ois ate)	- "	expenses as of the following date:
(If known)				_	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	come				12/1:
information about your spouse.	If you are separated an d, attach a separate she ry question.	d your spous	e is not filing	with you, do	ur spouse is living with you, include o not include information about your tional pages, write your name and case
Fill in your employment information.		Debtor 1			Debtor 2
	Employment status	✓ Employ	red		Employed
If you have more than one job, attach a separate page with		Not Em			Not Employed
information about additional employers.	Occupation	Die Casting			
Include part time, seasonal, or self-employed work.	Employer's name	Aerotek			
Occupation may include student	Employer's address	200 W Monroe Street, #1400.00			
or homemaker, if it applies.		Number Stre	et		Number Street
		Chicago	Illinois	60606	
		City	State	Zip Code	City State Zip Code
	How long employed there?	3 months			
Part 2: Give Details About I	Monthly Income				
dive Details About 1	violitiny income				
Estimate monthly income as of spouse unless you are separated.	the date you file this for	n. If you have r	othing to repo	ort for any line,	write \$0 in the space. Include your non-filing
If you or your non-filing spouse hav more space, attach a separate she		, combine the ir			for that person on the lines below. If you need
			For I	Debtor 1	non-filing spouse
List monthly gross wages, sal deductions.) If not paid monthly be.	• .		2.	\$1,811.33	
3. Estimate and list monthly ove	ertime pay.		3.	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$1,811.33	

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Debtor 1John First Name		ofton ast Name	Case number known)	(if	
riiot Name	imode Name	iot Hamo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,811.33		
5. List all payroll deductions:					
5a. Tax, Medicare, and So	cial Security deductions	5a.	\$353.17		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	s for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support oblig	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h	+ \$0.00 +		
6. Add the payroll deductions +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$353.17		
7. Calculate total monthly ta	ke-home pay. Subtract line 6 from line	4. 7.	\$1,458.17		
8. List all other income regul	arly received:				
business, profession, o					
	ach property and business showing and necessary business expenses, and come.	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support paymer dependent regularly re	nts that you, a non-filing spouse, or a				
Include alimony, spousa divorce settlement, and p	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance a cash assistance that you	stance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	income	8g.	\$0.00		
8h. Other monthly income	. Specify: Tax Refund	8h	+ \$110.00 +		
	ines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$110.00		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$1,568.17 +	=	\$1,568.17
Include contributions from a friends or relatives.	Intributions to the expenses that you an unmarried partner, members of your has already included in lines 2-10 or amour	ousehold, yo	ur dependents, your roomm		
Specify:				1	1. + \$0.00
	st column of line 10 to the amount in ummary of Schedules and Statistical Sum				2. \$1,568.17 Combined
13. Do you expect an increas No. Yes. Explain:	e or decrease within the year after yo	ou file this fo	rm?		monthly income
L 165. Explail.					

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		Docu	ment Page 32 of 5	9	
Fill in this infor	mation to identify your o	case:			
Debtor 1	John	A Middle Nove	Lofton		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States E	Bankruptcy Court for the:	Northern [District of Illinois (State)		owing post-petition chapter 13 ne following date:
Case number (If known)			(State)	MM / DD / YYYY	
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your Househo	ld			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. De	oes Debtor 2 live in a s	eparate household?			
[No	la Official Forms 106 L-2 <i>Evne</i> r	nses for Separate Household of Deb	tor 2	
2 Do you hav			iscs for separate Flouseriola of Bes		
Do not list D Debtor 2.	Debtor 1 and	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	u youi	o es			
Part 2: Estin	mate Your Ongoing	Monthly Expenses			
	of a date after the bank		rou are using this form as a supp plemental Schedule J, check th		
		cash government assistance i t on Schedule I: Your Income			Your expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		\$500.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Vou	
1001	r expenses
5. Additional mortgage payments for your residence, such as home equity loans 5.	\$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	\$0.00
6b. Water, sewer, garbage collection 6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6c.	\$100.00
6d. Other. Specify: 6d	\$0.00
7. Food and housekeeping supplies 7.	\$400.00
8. Childcare and children's education costs 8.	\$0.00
9. Clothing, laundry, and dry cleaning	\$113.00
10. Personal care products and services 10.	\$80.00
11. Medical and dental expenses	\$40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	\$160.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$0.00
14. Charitable contributions and religious donations 14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$0.00
15d. Other insurance. Specify: 15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$0.00
19. Other payments you make to support others who do not live with you.	
Specify:	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues 20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1		Α	Lofton	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other.	Specify:			2	I	\$0.00
22. Calcu	late your monthly expe	enses.				\$1,393.00
22a. A	dd lines 4 through 21.				_	\$0.00
22b. C	opy line 22 (monthly ex	penses for Debtor 2), if any	, from Official Form 106J-2			\$1,393.00
22c. A	dd line 22a and 22b. Th	e result is your monthly exp	enses.	22		
23.Calcul	ate your monthly net i	ncome.				
23a. C	opy line 12 (your combi	ned monthly income) from	Schedule I.	23	a	\$1,568.17
23b. C	opy your monthly exper	nses from line 22 above.		23	_	\$1,393.00
		penses from your monthly i	ncome.			\$175.17
I	he result is your monthly	y net income.		23	c	
24. Do vo	u expect an increase of	or decrease in vour expen	ses within the year after y	you file this form?		
-	•					
			loan within the year or do yo modification to the terms of			
N	0					
☐ Ye	es					
	Explain here:					

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Fill in this information to identify your case:								
Debtor 1	John	Α	Lofton					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(,					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below									
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?										
	✓ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and								
	that they are true and correct.									
×	/s/ John Lofton	*								
	Signature of Debtor 1	Signature of Debtor 2								
	Date 8/31/2017	Date								
	MM/DD/YYYY	MM/DD/YYYY								

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Fill i	in this in	oformation to	identify your c	ase:						
Deb	otor 1	John First Na	me	A Middle	Name	Lofton Last Nar	ne			
	otor 2 ouse, if filing	g) First Na	me	Middle	Name	Last Nar	ne			
Unit	ted State		y Court for the:	Northern		District of Illin				
	se numb	er				(Sta	ate)			
Of	ficia	al Form	า 107							Check if this is a amended filing
Sta	atem	ent of	 Financia	l Affairs	for In	dividuals	Filing fo	r Bankrı	ıptcv	04/1
info num	rmation ber (if	n. If more s known). Ar	pace is needenswer every q	ed, attach a seruestion.	oarate si		n. On the top o			supplying correct your name and case
					s and w	nere rou Live	d Deloie			
1.		-	rent marital sta	atus?						
		Married Not married								
2.	Durin	ng the last 3	years, have yo	u lived anywhe	re other	than where you l	ive now?			
		No Yes. List all o	of the places yo	ou lived in the la	st 3 year	s. Do not include	where you live I	now.		
	ı	Debtor 1:			Date	s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there
							Same a	s Debtor 1		Same as Debtor 1
	_	North Lawnd Number Stre	ale Adult Transit et	ion Center	From To	10/2016 08/2017	Number Stre	eet		From
	_	Chicago	Illinois	60612			Cit.	Chata	Zin Onda	
		City	State	Zip Code			City Same a	State s Debtor 1	Zip Code	Same as Debtor 1
	_	4307 W Culle Number Stree			From To	10/2000	Number Stre	eet		From To
	_	Chicago City	Illinois State	60623 Zip Code			City	State	Zip Code	
3.	Within and ten	the last 8 y	ears, did you e le Arizona, Califo	ver live with a somia, Idaho, Lou	isiana, Ne		t in a communit o, Puerto Rico, Te	y property sta		ommunity property states

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Case number (if known)

Lofton

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$9700.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$20000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$0.00 From January 1 of current year until the date you filed for bankruptcy: \$0.00 For last calendar year: (January 1 to December 31, 2016 \$1,140.00 Link For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 John

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Debtor 1 John Lofton __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	John		Α		fton	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsic corp ager	ders include your orations of which	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
•	Number Street						
_	City	State	Zip Code				
,	Insider's Name						
·	Number Street						
	City	State	Zip Code				
insic Inclu	der?	-	for bankruptcy, o	-	y payments or trans	sfer any property o	n account of a debt that benefited an
Ţ		ments tha	t benefited an ins	ider.			
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						modae deale, e mano
•	Number Street						
	City	State	Zip Code				
	Oity .	Ciaio	Zip Oode				
•	Insider's Name				·		
·	Number Street						
•	City	State	Zip Code				

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Debtor 1 John Lofton Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	John	Α	Lofton	Case number (if know	vn)		
		First Name	Middle Name	Last Name				
11.		hin 90 days before you file counts or refuse to make a		d any creditor, including a k you owed a debt?	ank or financial institution	n, set off any amou	nts from your	
	V	No						
	Ш	Yes. Fill in the details.						
				Describe the action th	e creditor took	Date action was taken	Amount	
								_
		Creditor's Name						
		Number Street		_				
				_ Last 4 digits of account	number VVVV			
				_ Last 4 digits of account	Idiliber. XXXX-			
		City State	Zip Code	_				
		•	·					
12.		hin 1 year before you filed ointed receiver, a custodia		any of your property in the al?	possession of an assignee	for the benefit of o	creditors, a court-	
		No						
	$ \underline{M} $	No						
		Yes						
Part	5:	List Certain Gifts and C	Contributions					
13.	Wit	thin 2 years before you file	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$60	00 per person?		
	✓	No						
	¥		a a a la sift					
	Ш	Yes. Fill in the details for	each gill.					
		Gifts with a total value of per person	f more than \$600	Describe the gifts		Dates you gave the gifts	Value	
		Dave are to When you Court	1b - O:ft	_		-		_
		Person to Whom You Gave	e tne Girt					
				-				
				_				
		Number Street						
		0''-	7' - 0 - 1-	_				
		City State	Zip Code					
		Person's relationship to you	ı					
								_
		Person to Whom You Gave	the Gift	-				
				_				
		Number Street		-				
		City State	Zip Code	_				
		City State Person's relationship to you	Zip Code	-				

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Debto			A	Lofton	Case number (if known)	-	
		First Name	Middle Name	Last Name			
14.	Witl	hin 2 years before you filed for	bankruptev. did vo	ou give any gifts or contribut	ions with a total value of	more than \$600	to any charity?
			banniaptoy, ara yo	a give any give or continuat	iono with a total value of	more than quee	to uny onanty:
	$oldsymbol{arphi}$	No	. 161				
	Щ	Yes. Fill in the details for each	_				
		Gifts or contributions to char that total more than \$600	rities	Describe what you contrib	outed	Date you contributed	Value
		that total more than \$000				Contributed	
		01 11 1 11					
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dont	٠.	List Certain Losses					
Part	91	List Certain Losses					
15.	With	hin 1 year before you filed for b	oankruptcy or since	e vou filed for bankruptcy, di	d vou lose anything beca	use of theft. fire.	other disaster, or
		nbling?		,	, , , , , , , , , , , , , , , , , , , ,	, ,	,
	✓	No					
		Yes. Fill in the details.					
	ш	Describe the property you los	at and	Describe any insurance co	overage for the less	Date of your	Value of property
		how the loss occurred	st and	Include the amount that inst		loss	lost
				pending insurance claims or	n line 33 of Schedule		
				A/B: Property.			
16.	With	List Certain Payments or 1	pankruptcy, did you		our behalf pay or transfer	any property to a	anyone you consulted
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy pe	pankruptcy, did you paring a bankruptcy	petition?			anyone you consulted
16.	With abo	hin 1 year before you filed for k ut seeking bankruptcy or prep ude any attorneys, bankruptcy pe	pankruptcy, did you paring a bankruptcy	redition? redit counseling agencies for s	ervices required in your ban	kruptcy.	
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy pe	pankruptcy, did you paring a bankruptcy	petition?	ervices required in your ban	kruptcy. Date payment or transfer	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy penno. No Yes. Fill in the details.	pankruptcy, did you paring a bankruptcy	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy pe	pankruptcy, did you paring a bankruptcy	redit counseling agencies for s Description and value of a	ervices required in your ban	kruptcy. Date payment or transfer	Amount of
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	pankruptcy, did you paring a bankruptcy	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	pankruptcy, did you paring a bankruptcy	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
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16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	pankruptcy, did you paring a bankruptcy etition preparers, or co	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	pankruptcy, did you paring a bankruptcy etition preparers, or co	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
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16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	pankruptcy, did you paring a bankruptcy bittion preparers, or control of the cont	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
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16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	pankruptcy, did you paring a bankruptcy bittion preparers, or control of the cont	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	pankruptcy, did you paring a bankruptcy bittion preparers, or constitution preparers.	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment	pankruptcy, did you paring a bankruptcy bittion preparers, or control of the cont	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment
16.	With abo	hin 1 year before you filed for but seeking bankruptcy or prepude any attorneys, bankruptcy per No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	pankruptcy, did you paring a bankruptcy bittion preparers, or constitution preparers.	petition? redit counseling agencies for s Description and value of attransferred	ervices required in your ban	Date payment or transfer was made	Amount of payment

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Debtor '	1 John	Α	Lofton	Case number (if known)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed Ip you deal with your credi not include any payment or	tors or to make paym		ehalf pay or transfei	any property to a	nyone who promised to
	No Yes. Fill in the details.					
	•		Description and value of any pr transferred	roperty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
th Ind	e ordinary course of your be clude both outright transfers a d transfers that you have alrea	usiness or financial af and transfers made as s	ecurity (such as the granting of a secu			
	No Yes. Fill in the details.					
			Description and value of proper transferred		y property or eceived or debts pa	Date transfer was made
	Person Who Received Trans	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code u				
	Person Who Received Tran	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code u				
be	thin 10 years before you filneficiary?		d you transfer any property to a self	f-settled trust or sim	nilar device of whic	ch you are a
<u> </u>	No Yes. Fill in the details.					
	•		Description and value of the p	property transferred		Date transfer was made
	Name of trust					

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Debtor 1 John Lofton _ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Lofton Debtor 1 John __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1	John First Name	A	dle Name	Lofton Last Name	Case num	ber (if known)	
		i ii st ivaiii e	Wilde	are rearrie	Last Ivaine			
26.	Hav	e you been a party	y in any judicial	or administrativ	e proceeding under	any environmental lav	w? Include settlements and order	rs.
	✓	No						
		Yes. Fill in the det	tails.					
				Cou	rt or agency	Nat	ture of the case	Status of the
		Case title						case
				Cou	rt Name			Pending
								On appeal
		Case number		Nun	nberStreet			Concluded
				City	State	Zip Code		Concluded
D	1,1	Civa Dataila Ak	aaut Vauw Busi	or Conn.	actions to Amy Bus			
Part		Give Details At	Jour Four Busi	ness or Conn	ections to Any Bus	siriess		
27.	With	nin 4 years before	you filed for ban	kruptcy, did you	ı own a business or l	nave any of the follow	ing connections to any business?	•
		A sole propri	etor or self-emol	oved in a trade	profession or other	activity, either full-time	e or nart-time	
			-	-	or limited liability par		o or part arrio	
		A partner in a		company (LLC)	or invited liability par	(LL.)		
		ш .	rector, or manag	ing executive of	f a corporation			
				. •	y securities of a corp	oration		
		_						
	뇓	No. None of the a			aila halaw far agab b	uoinoo		
	Ш	res. Check all the	ат арріу ароче а	ina ilii in ine deta	ails below for each b		Fundamental antiformical and an	bDt
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
							EIN:	
		Business Name						
		Number Street					Dates business existed	
					Name of accounta	int or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu	ımber Do not
							include Social Security nu	mber or ITIN.
		Business Name					EIN:	
		Number Street		<u> </u>	N		Dates business existed	
		City	State	Zip Code	Name of accounta	int or bookkeeper	F T-	
		City	State	zip code			From To	
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
								imber of ITIN.
		Business Name					EIN:	
		Number Oliver					Dates business existed	
		Number Street			Name of accounta	int or bookkeeper	Dates Dusiliess existed	
		City	State	Zip Code			From To	

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Debt	tor 1 John	Α	Lofton	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before your creditors, or other particles No		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the detail	ls below.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		IVIIVI) DD) TTTT	
	Number Street		_	
	-		_	
	City	State Zip Code		
Part	12: Sign Below			
t	rue and correct. I unders a bankruptcy case can re	stand that making a false sta	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1		Signature of Debtor 2
	· ·			Date
	Date 8/3	31/2017		
	Did you attach additional	pages to Your Statement of	f Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
	√ No			
	Yes			
	Did you pay or agree to p	ay someone who is not an a	ttorney to help you fill out b	pankruptcy forms?
Į į	√ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dis	strict of illinois			
In re	John A Lofton			Case No.		
	Debtor				(If known)	
				Chapter	Chapter 13	
	DISCLOSURE OF CO	OMPENSATI	ON OF ATTO	ORNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year rendered or to be rendered on behalf of	r before the filing of t	he petition in bankrup	tcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to accept	ot			\$4,000.00	
	Prior to the filing of this statement I have	e received			\$350.00	
	Balance Due				\$3,650.00	
2.	The source of the compensation paid to	me was:				
	Debtor	Other (spec	sify)			
3.	The source of the compensation paid to	me is:				
	✓ Debtor	Other (spec	sify)			
4.	I have not agreed to share the above members and associates of my law		ation with any other pe	erson unless the	y are	
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee, I h	ave agreed to render l	egal service for all asp	ects of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's financial bankruptcy; 	situation, and render	ring advice to the debt	or in determinin	g whether to file a petition in	
	b. Preparation and filing of any pet	tion, schedules, state	ements of affairs and p	lan which may b	pe required;	
	c. Representation of the debtor at t	he meeting of credito	rs and confirmation he	earing, and any a	adjourned hearings thereof;	
	d. Representation of the debtor in a	dversary proceedings	and other contested	bankruptcy mati	ters;	
6.	By agreement with the debtor(s), the abo	ve-disclosed fee does	s not include the follo	wing services:		
		CERTII	FICATION			
	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	atement of any agree	ment or arrangement f	or payment to n	ne for representation of the	
	8/31/2017		/s/ Elizabe	eth Placek		
	Date		Signature	of Attorney		
			Semrad	Law Firm		
				law firm		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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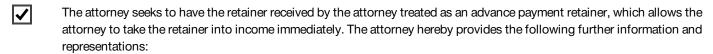
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/31/2017	<u>-</u>	
Signed:			
/s/ John	Lofton	<u>-</u>	
		_	/s/ Elizabeth Placek
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Lofton, John A	Case No.	Case No.	
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICA	TION OF CREDITOR MAT	ΓRIX	
TI knowledge	he above named Debtors hereby verify the.	nat the attached list of creditors is to	rue and correct to the best of their	
Date:	8/31/2017	/s/ Lofton, John Lofton, John A Signature of Del		

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

WESTERN FUNDING INC 3915 E PATRICK LN LAS VEGAS, NV, 89120

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

HARVARD COLLECTION SER 4839 ELSTON AVE CHICAGO, IL, 60630

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

IL Tollway PO Box 5544 Chicago, IL, 60608

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850